

2011 Timing of AFS Use  
By Households That Use AFS

Timing of AFS Use	All Households that Use AFS		Banking Status							
			Unbanked		Underbanked		Fully Banked		Banked but Underbanked Status Unknown	
			Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col	Number (1000s)	Pct of Col
<b>Any AFS</b>										
In last 30 days	14,470	28.0	4,490	61.2	9,981	41.2	-	-	-	-
In last 2-12 months	16,139	31.3	1,920	26.2	14,219	58.8	-	-	-	-
Not in the last 12 months	21,002	40.7	929	12.7	-	-	19,531	100.0	543	100.0
<b>Total</b>	<b>51,611</b>	<b>100.0</b>	<b>7,338</b>	<b>100.0</b>	<b>24,199</b>	<b>100.0</b>	<b>19,531</b>	<b>100.0</b>	<b>543</b>	<b>100.0</b>
<b>Non-Bank Money Order</b>										
In last 30 days	9,952	25.1	3,166	54.5	6,786	35.3	-	-	-	-
In last 2-12 months	12,127	30.6	1,679	28.9	10,447	54.3	-	-	-	-
Not in the last 12 months	17,592	44.3	968	16.6	2,000	10.4	14,266	100.0	359	100.0
<b>Total</b>	<b>39,671</b>	<b>100.0</b>	<b>5,813</b>	<b>100.0</b>	<b>19,233</b>	<b>100.0</b>	<b>14,266</b>	<b>100.0</b>	<b>359</b>	<b>100.0</b>
<b>Non-Bank Check Cashing</b>										
In last 30 days	4,626	28.9	2,467	52.8	2,160	28.4	-	-	NA	NA
In last 2-12 months	4,646	29.0	1,290	27.6	3,356	44.1	-	-	NA	NA
Not in the last 12 months	6,745	42.1	913	19.6	2,095	27.5	3,579	100.0	NA	NA
<b>Total</b>	<b>16,018</b>	<b>100.0</b>	<b>4,670</b>	<b>100.0</b>	<b>7,611</b>	<b>100.0</b>	<b>3,579</b>	<b>100.0</b>	<b>157</b>	<b>100.0</b>
<b>Non-Bank Remittances</b>										
In last 30 days	1,758	24.8	386	31.5	1,372	31.4	-	-	NA	NA
In last 2-12 months	2,640	37.3	522	42.6	2,118	48.5	-	-	NA	NA
Not in the last 12 months	2,678	37.9	316	25.8	880	20.1	1,439	100.0	NA	NA
<b>Total</b>	<b>7,076</b>	<b>100.0</b>	<b>1,224</b>	<b>100.0</b>	<b>4,369</b>	<b>100.0</b>	<b>1,439</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
<b>Payday Lending</b>										
In last 30 days	814	14.5	45	6.2	769	21.7	-	-	NA	NA
In last 2-12 months	1,249	22.2	117	16.1	1,132	32.0	-	-	NA	NA
Not in the last 12 months	3,559	63.3	565	77.7	1,640	46.3	1,320	100.0	NA	NA
<b>Total</b>	<b>5,622</b>	<b>100.0</b>	<b>727</b>	<b>100.0</b>	<b>3,541</b>	<b>100.0</b>	<b>1,320</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>
<b>Pawn Shops</b>										
In last 30 days	911	10.2	267	13.1	644	13.7	-	-	NA	NA
In last 2-12 months	2,609	29.1	774	38.1	1,835	38.9	-	-	NA	NA
Not in the last 12 months	5,438	60.7	992	48.8	2,238	47.5	2,160	100.0	NA	NA
<b>Total</b>	<b>8,958</b>	<b>100.0</b>	<b>2,033</b>	<b>100.0</b>	<b>4,717</b>	<b>100.0</b>	<b>2,160</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>
<b>Rent-to-Own<sup>a</sup></b>										
In the past 12 months	1,814	32.2	502	43.1	1,312	41.7	-	-	NA	NA
Not in the last 12 months	3,821	67.8	664	56.9	1,832	58.3	1,294	100.0	NA	NA
<b>Total</b>	<b>5,635</b>	<b>100.0</b>	<b>1,167</b>	<b>100.0</b>	<b>3,144</b>	<b>100.0</b>	<b>1,294</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>
<b>Refund Anticipation Loans<sup>a</sup></b>										
In the past 12 months	1,449	32.4	335	38.7	1,114	43.7	-	-	NA	NA
Not in the last 12 months	3,020	67.6	529	61.3	1,438	56.3	1,041	100.0	NA	NA
<b>Total</b>	<b>4,470</b>	<b>100.0</b>	<b>864</b>	<b>100.0</b>	<b>2,553</b>	<b>100.0</b>	<b>1,041</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>

**Notes:**

<sup>a</sup>Households were not asked whether they used these AFS products in the last 30 days.

NA = Not available because the sample size was too small to make an accurate estimate.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

Underbanked households are defined as those households that have a checking and/or a savings account and had used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)